

Certificate Number: 01267-MOE-CC-000175666**CERTIFICATE OF COUNSELING**I CERTIFY that on March 21, 2006,Kevin M Curfman received fromMoney Management International and Consumer Credit Counseling Service,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the
Eastern District of Missouri, an individual [or group] briefing (including a
briefing conducted by telephone or on the Internet) that complied with the provisions of 11
U.S.C. §§ 109(h) and 111. A debt repayment plan was not prepared. If a debt repayment
plan was prepared, a copy of the debt repayment plan is attached to this certificate.

Date: March 21, 2006By /s/Shannon TervoName Shannon TervoTitle Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 01267-MOE-CC-000175693**CERTIFICATE OF COUNSELING**I CERTIFY that on March 21, 2006,Mary Curfman received fromMoney Management International and Consumer Credit Counseling Service,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the
Eastern District of Missouri, an individual [or group] briefing (including a
briefing conducted by telephone or on the Internet) that complied with the provisions of 11
U.S.C. §§ 109(h) and 111. A debt repayment plan was not prepared. If a debt repayment
plan was prepared, a copy of the debt repayment plan is attached to this certificate.

Date: March 21, 2006By /s/Shannon TervoName Shannon TervoTitle Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).